

REVIEW

OF THE

STATE

OF THE

ENGLISH NATION.

Tuesday, March 26. 1706.

I Took upon me in my last Paper, to advise the Commissioners of Bankrupts; I know not how they please to Relent it, nor am not much Solicitous about it; There are a great many Honest Men Employ'd in that Work, and where it has been a poor Debtors good Fortune to fall into the Hands of such, he has found the manifest difference; but, really, Gentlemen, you that are Honest, and that do faithfully Discharge the great Trust committed to you, have the Misfortune to be in such bad Company, to be Clouded with the Dust of such a Scandalous Fraternity, that you suffer extremely by the Crimes of the other, whose wretched Treatment, of both Creditor and Bankrupt, has made the very Name of a Commissioner Odious to the Nation.

The Cry of these things has reach'd the Parliament, and the Lords have happily put an End to some of the Mischief, that were the Ruine of the poor Men's Estate; the Luxury and Theft of those merciless Men, that made themselves Fat with the Life-Blood, of the Bankrupt, and to feed whose Excesses, the poor Bankrupt was left in Misery, and his Family Starv'd; are now stopp'd, and the Nation deliver'd from both the Scandal and the Mischief.

Now, Gentlemen, you that are Honest, and that are untouch'd with Cruelty; that are for saving and not ruining Estates, will come in Play again, and I hope will recommend your selves to the Parliament, as Gentlemen fit to be Employ'd in such Powers, which indeed, none but Honest Men ought to be trusted with.

From

From you I turn to the Debtor ; and here, Gentlemen, let me Congratulate with you, your Deliverance from the Hands of Cruelty ; that there are now stated Bounds set between Debtor and Creditor ; the Creditor shall have your Estate, and 'tis but just he should, 'tis his own ; but he shall not have the Blood out of your Veins, the Marrow out of your Bones ; he shall no more bury you Alive, nor Murder you to gratify his Revenge——

That Gentleman, that would lose all his Debt, and add a Hundred Pound to it, that he might have leave but to take the Debtors Heart out, and broiling it on a Gridiron might eat it for his Breakfast——

may now Reflect on the most Ridiculous Expression, which rather shews the Nature of his Mallice, than the Sence of the Man. Mr. H. . . . , who would have a Bankrupt taken from the Horns of the Altar, and Mr. S. . . . , that put his own Father into Prison ; Mr. T. . . . , who is the most Inveterate of all the Creditors against his own Brother, and when the rest of the Creditors would spare him, is for Selling his Bed from under him, and turning his Family into the Street.——All these, and Innumerable more, have kind Fetters put upon their Rage, and the Parliament has wisely put a Stop to a practice, that would have sunk the *English* Character in the World, and have made them from a Generous Compassionate People, abhorring Cruelty, and pitying the very Malefactors they Punish, be thought, and that too justly, the most Barbarous, Cruel, and Inexorable Nation under the Sun.

This Act will convince the World, that as a Nation, the *English* are a Compassionate People ; the Humanity of our People which begun to be lost, will be now restor'd to them, and *Englishmen* will cease to be *Turks* and *Canibals*. Let me add, Gentlemen, to your Thankfulness some seasonable Advice, and bear with me to Speak, with all the most moving Arguments I am Master of, to Merit and Improve this Blessing, to the good of your Families, your Creditors, your Posterity, and the whole Nation.

It is the Grand Objection against this Act,

That Rogues will forswear, run into Debt, and pay their Creditors with Affidavits ; secure there Effects, and Swear till they are black in the Face ; and I agree, that the Clause, to have their Oath approv'd by the Commissioners is a good Clause, if the Commissioners Impartially apply their Power, and carefully distinguish.

But I am speaking to the Honest Debtor that is Ruin'd by Misfortune rather than Crime ; that sincerely desires to satisfy his Creditors ; that if he had a stream of Liquid Gold in his Vitals, would open the Veins, and let out his Blood to pay them ; these are the Men I regard, and no other ; and these I Congratulate in their most just Deliverance ; among these I desire to be reckon'd, and these are the Men the National Mercy has thought worth its Concern.

To such, my Earnest and Humble Advice is, to behave themselves so, as that the Parliament may always see the Fruits of their Mercy, and be encourag'd to continue this Act, which now is made but for three Years, to your Posterity.

First, Gentlemen, make an open, free, Genuine and unreserved Surrender, according to the true Intent of the Act——Never fear the Arbitrary Power of the Commissioners, to Certifie or not Certifie, to Believe or not Believe, to deliver or not deliver ; if the Surrender be made with that Openness and Sincerity, that all Men ought, and, in their Will, will do it, never fear it, the Honest Man will be so plain, and so easy to distinguish from the Knave, that it must be downright willful Murder ; meer Cruelty and Partiality in the Commissioners to deny you their Certificate ; the World will see it, and Authority in time relieve and Deliver you.

If you have Bread but in view, if your Head, or Hands, or Feet can apply but to tolerable Subsistence, generously throw back the Allowance of 5 per Cent, Granted by this Act, and give it to your Creditors ; 'tis their own, let them have it ; and let it not be said, you did not contribute all that lay in your Power, and even more than the Law Demanded, showing them by

by that Concession, how readily you would fully pay them, if it lay in your Power.

When you are deliver'd, apply seriously and warily to Honest Endeavours to Live

And let the Nation see the Fruits of this Act of Bounty; how our Allegations of the Numbers of useful and Diligent People, this Bill would restore to a condition of Living are made out; and I assure you, if the Author of this Paper Lives, I purpose to keep an Account, as true, as I can come to the Knowledge of, of all those Men, who being deliver'd from their present Miseries, and turn'd Naked into the World again, shall by Gods Blessing, and their own Industry, recover their Fortunes, and Live comfortably again.

And here Gentlemen, let me subjoin one Advice, which I desire to take my self; never think yourselves discharg'd in Conscience, tho' you may be discharg'd in Law; the Obligation of an Honest Mind can never Dye, and it would be the greatest Honour to this Act of Parliament, that could be, to see these Bankrupts, that are thus restor'd to a Life, from the Grave of Distress and Calamity; when hereafter they may be grown Rich, coming back like the Thankful Samaritan, and with a Peace-Offering to their Creditors, throw them in the Debt that was forgiven them, and give them Thanks for their Deliverance.

This would be a Praise to Protestant Honesty; this would be a Glory to English Lenity; and the Humanity of this Law, would be so much Honour'd, that it would be a lasting Monument of Parliamentary Justice, and grateful to Posterity, as well as to the present; 'twould add to the illustrious Memory of this Age of great Actions, and would raise the Reputation of England, in the Minds of Foreign Nations, as much as the Valour of our Soldiers, or the Conduct of our Generals.

I cannot but imagine, an Honest and generous Principle will bind all Men to this, and here is an Argument, that few Examples can be found — Who are the Men that have made this Act; who came up to the Doors of the House to speak for it, to Solicit the Members to it? — Even your

Creditors Gentlemen, the very Men that lose by you; Remember this, and never let that part of it go out of your Minds; Gratitude is a Debt of Honour, and every Honest Man, is more bound by one Act of Generosity than ten Injuries; wise Men remember good Turns, and forget Injuries; Knaves remember Injuries, and forget good Turns — As to the Opposition made, Gentlemen, it was Trifling and Ridiculous, and like the Persons that made it, deserves your Contempt; let not the remembrance of it, prevent the Discharge of an Honest Principle.

'Tis true, the Law does Discharge you, and I cannot enter here upon the Debate, whether you are bound on Pain of Damnation, I will not carry any point to that extremum, but without doubt you are bound in Point of Honour, and you will find inexpressible Peace in the Performance. Shall your Creditors purchase your Liberty at their earnest Solicitations? Was this Act mov'd by Men that lose by you? it cannot but be an Invincible Argument against your Principles, either of Generosity or Honesty, if ever you recover an Estate, and should not return so pressing an Obligation.

But what shall I do, says an Honest Debtor, that is inclin'd to take this Advice; what shall I do with those Creditors that have Troubled me, Vex'd me, Sued me, put me to Charges, Disabled me by Expence from Paying, and made me Spend the Money would have paid them?

My Answer is short; put all that Expence to their Account, as Money paid them; I am Talking now of Paying Overplus beyond Composition, and after being Discharg'd, for when I am upon Matter of Legal Claim, it is one thing, and Matter of Conscientious Satisfaction, is another; therefore I say, in this Account of Conscience, you may fairly put all the Vexatious Charge you have been at, when unable to pay, to such a Man's Score, and doing your self Justice, Pay him the Remainder.

But what shall I do with that Creditor that Opposed my Liberty, and that by his good Will